Annual Report 1983

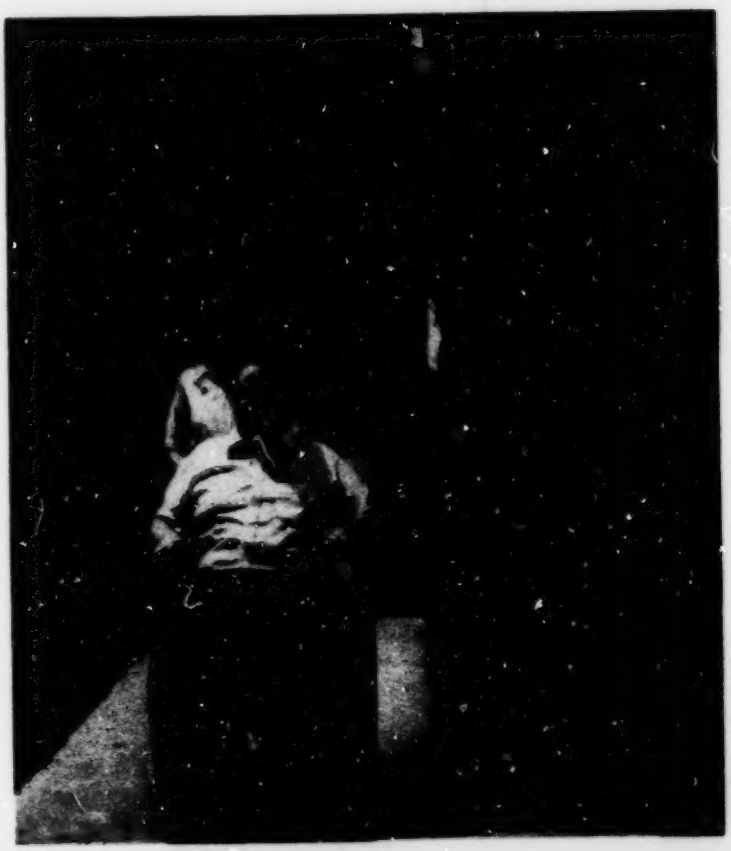
The Honourable John B. Aird, OC, QC, BA, LL.D.
Lieutenant Governor of Ontario

The Workers' Compensation Board
is pleased to submit its Annual Report of
operations for 1983.

The Honourable Lincoln M. Alexander, PC, QC
Chairman

CONTENTS

Summary of Operations	3
Message from the Chairman	5
Significant Changes	6
The Year in Review	8
Unfunded Liability	13
The Year in Brief	15
Financial Statements	21



Summary of Operations

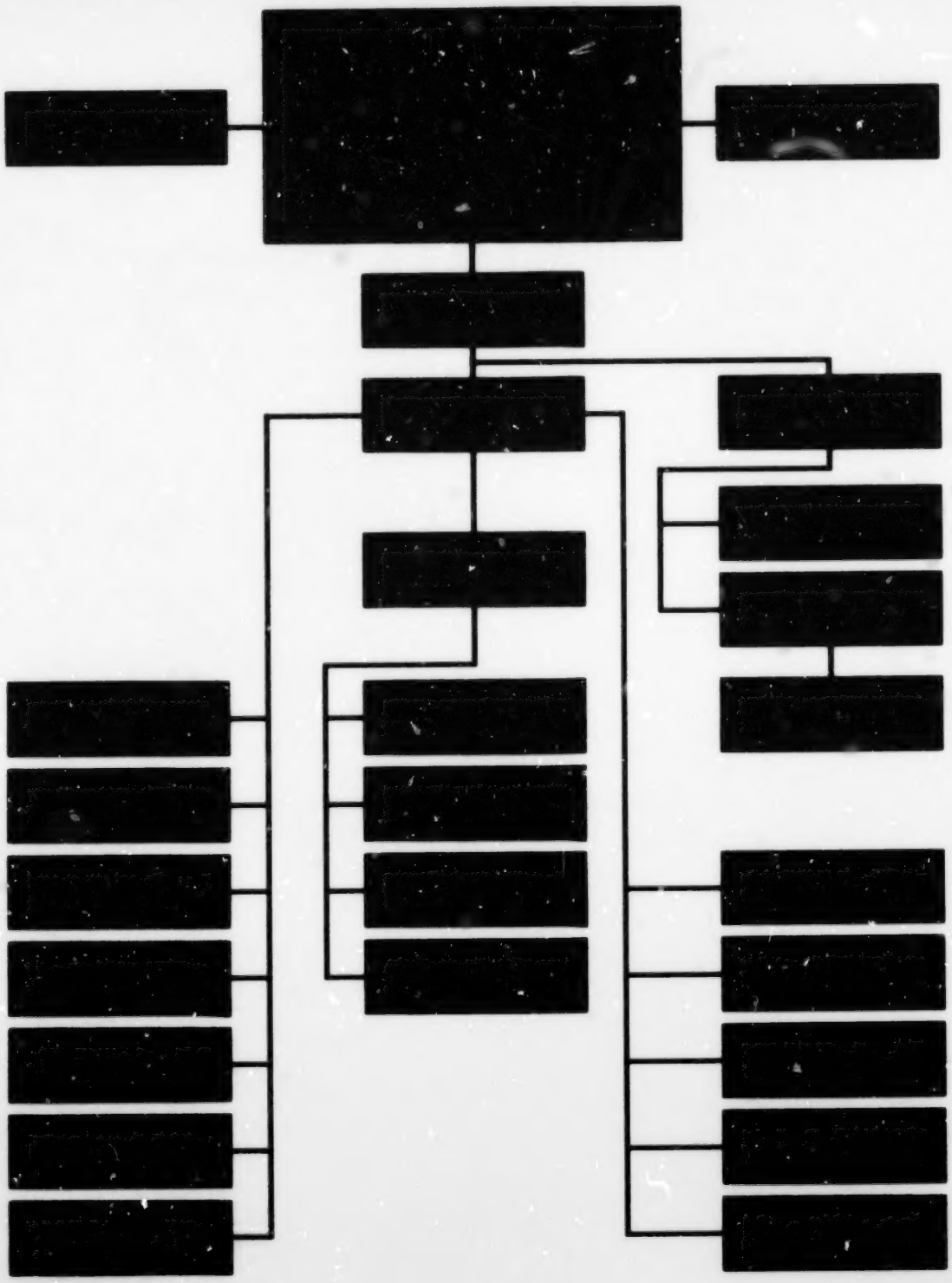
WORKERS' COMPENSATION BOARD – SUMMARY OF OPERATIONS

Year Ended December 31, 1983

	1983 ($000's)	1982
Payroll upon which assessment revenue was based	*$41,800,000	*$40,800,000
Incidents reported as work injuries	344,758	349,747
SCHEDULE 1 OF THE ACT SCHEDULE 1 BENEFITS PAID AND AWARDED		
Medical aid paid	$ 101,099	$ 89,896
Compensation paid	410,543	356,418
Rehabilitation paid	18,852	16,750
Pensions awarded	263,910	230,313
	$ 794,404	$ 693,377
SILICOSIS BENEFITS		
Medical aid paid	$ 76	$ 109
Compensation paid	58	46
Rehabilitation paid	—	—
Pensions awarded	848	850
	$ 982	$ 1,005
Total	$ 795,386	$ 694,382
LEGISLATIVE AMENDMENTS		
Current year	$ 147,000	$ 210,000
Future years	200,000	150,000
	$ 347,000	$ 360,000
Total payments and awards under Schedule 1 of the Act	$ 1,142,386	$ 1,054,382
SCHEDULE 2 OF THE WORKERS' COMPENSATION ACT AND FEDERAL GOVERNMENT EMPLOYEES COMPENSATION ACT SCHEDULE 2 BENEFITS PAID		
Medical aid paid	$ 10,766	$ 9,837
Compensation paid	27,603	23,204
Rehabilitation paid	783	557
Pensions paid	27,547	22,027
	$ 66,699	$ 55,625
Compensation paid directly by Schedule 2 employers	$ 21,330	$ 18,821
Total benefits paid under Schedule 2	$ 88,029	$ 74,446
TOTAL BENEFITS PAID AND AWARDED – SCHEDULES 1 AND 2		
Total awards and payments (exclusive of legislative increase above)	$ 883,415	$ 768,828
Legislative increases	$ 347,000	$ 360,000
Total awards, payments and legislative increases	$ 1,230,415	$ 1,128,828

*Estimated adjusted payroll

Workers' Compensation Board 1983



Message from the Chairman

As Chairman of the Workers' Compensation Board of Ontario, it is my privilege to present the Board's Annual Report for 1983 to the Honourable John B. Aird, Lieutenant Governor of Ontario, and to the citizens of the province.

This Report outlines some of the Board's numerous achievements during the year, highlights day-to-day operations and presents audited financial statements.

An important feature is a statement on the Board's unfunded liability, which focuses on the roots of the Board's financial position in 1983 and the steps we are taking, in co-operation with the province's employers, to manage it.

The Board's Annual Report for 1983 gives evidence of our continued commitment to providing the province's injured workers and employers with the best possible compensation system.

Lincoln M. Alexander
Chairman

CORPORATE BOARD

Chairman	Lincoln M. Alexander, PC, QC
Vice-Chairman of Administration	A.G. MacDonald
Vice-Chairman of Appeals	T.D. Warrington
Commissioners of Appeals	Dr. W.F. Jacobs, QC T.A. McEwan

Secretary of the Board

Joint Consultative Committee

Chairman of the Board and Chief Executive Officer

Vice-Chairman of Administration and General Manager

Vice-Chairman of Appeals

Commissioners of Appeals and Commissioners

Assistant General Manager

Registrar of Appeals

Claims Services Division

Financial Services Division

Appeals Adjudicators

Communications Division

Information Systems Development and Processing Division

Human Resources Division

Actuarial Services

Policy Planning Secretariat

Medical Services Division

Investment Fund

Legal Services

Regional Operations and Area Offices Division

Internal Audit

Safety Education Division

Workers' Advisers

Vocational Rehabilitation Division

Human Rights and Equal Opportunity Co-ordinator

Significant Changes

In many respects, 1983 was a year of significant change at the Workers' Compensation Board, marked primarily by advances in administrative consolidation and fiscal reassessment.

The Board is committed to continued refinements of its day-to-day operations in order to serve the injured workers and employers of Ontario better. A number of administrative initiatives during 1983 testify to that commitment, resulting in changes to the Board's structure and, therefore, its ability to serve the working men and women of this province.

In consultation with employers, the Workers' Compensation Board also made great strides towards resolving important concerns with funding policy and in discussing resourceful new methods of financing its many services. These are issues which every large organization must face when confronted with increasing costs and insufficient revenue to cover the future ramifications of those costs.

BOARD INITIATIVES

Among Board initiatives in 1983 was continued reorganization, commenced in 1982, of the Board's *Claims Services Division*. The Claims Services Division ensures that injured workers receive all the benefits to which they are entitled under the Workers' Compensation Act. To this end, reorganization was aimed at facilitating the speedier processing of claims. In 1983, claims adjudicators assumed responsibility for answering complex telephone enquiries with respect to individual claims, in this way giving injured workers more direct access to their claims adjudicator.

To accommodate the expanding role which computerized information systems now play in the Board's operations, the Board's Administrative Resources Division was disbanded in 1983. The responsibilities of the former division — namely, providing a wide range of support

Opposite Page
Dr. Jean Pillet, a world-renowned specialist in the development and fitting of cosmetic hand prostheses, makes regular visits from France to the Board's Hospital and Rehabilitation Centre, where he fits patients with the latest in life-like prosthetic fingers and hands.

Left
The Workers' Compensation Board, which administers first aid regulations under the Workers' Compensation Act, paid for standard first aid training for some 22,000 workers throughout the province in 1983.

services to all divisions of the Board — were taken up by both the Financial Services and Claims Services Divisions, as well as by the newly-created *Information Systems Development and Processing (ISD&P) Division*.

ISD&P provides support in the Board's administration of the Workers' Compensation Act through the development and maintenance of effective information systems. The Board's computer requirements are currently met by two IBM mainframes (3081 D and 370/3033) and 395 application terminals, of which 84 are in offices other than the Toronto Head Office. In addition, there are 112 time-sharing terminals, which support on-line systems development as well as specific end-users.

There are currently 46 application systems running on this computer equipment, allowing the Board to provide service to its clients across the province with the utmost efficiency and expedience. These systems are regularly enhanced and updated in order to keep abreast of changing requirements.

REGIONAL OFFICES EXPAND SERVICE

The decentralization of additional services to the Board's regional offices in London and Sudbury continued during 1983. A pilot project to investigate the administration of prosthetic devices, orthotics and clothing allowances by the London regional office was completed during the year. The project found this aspect of decentralization beneficial to injured workers, and responsibility for the administration of these items was subsequently assigned to the Sudbury regional office as well.

Considerable progress was also made during the year in establishing closer administrative ties between the Board's *Safety Education Division* and the provincial accident prevention associations for which it is responsible, and for which the Board provides funding. Initiatives included the development of budget and financial reporting procedures for the associations, a detailed review of proposed budgets, a joint review of their staff salary and benefit practices, and the development of computerized safety education information systems.

The Board's *Vocational Rehabilitation Division* undertook a program designed to equip its counselling staff for the demands of a rapidly changing economic environment in Ontario. Training programs for new counselling staff were updated and analytic techniques for use in the study of employment trends were refined. The division enhanced its capacity for statistical analysis with the assistance of a new micro-computer. Specialized training in ergonomics was devised for some staff so that they could assist employers in designing or altering the workplace to better accommodate disabled workers.

FISCAL REASSESSMENT

The year 1983 was also a time of fiscal reassessment, occasioned by discussions with employers over proposed increases in 1984 assessment rates. Through these discussions, the Board expressed public concern for the size of its deficit. In 1983, the gap between projected liabilities and Board resources available to pay these future costs grew to approximately $2.0 billion, up from $1.4 billion in 1982, or a 42.8 per cent increase.

(For detailed explanation of this unfunded liability and measures taken by the Board to manage it, see page 13.)

This fiscal reassessment, along with the administrative adjustments already outlined, left the Workers' Compensation Board in a much stronger position, by the end of 1983, to carry out its mandate to administer the Workers' Compensation Act.

The Year in Review

The Workers Compensation Board provides the province with three fundamental services: first, adjudicating claims for work-related injuries and occupational diseases and compensating workers for time off work and permanent disability; second, furnishing injured workers with comprehensive medical and vocational rehabilitation services in order to help them return to a healthy life and gainful employment; and third, paying for these services through the collection of funds from the province's employers.

NEW CLAIMS PROVINCE-WIDE

New claims across the province declined marginally in 1983 to 344,758, from 349,747 in 1982, or a decrease of 1.4 per cent. Of total claims, 42.8 per cent (147,666) were accepted as lost-time claims (involving time off work and compensation payments). Another 51.0 per cent (175,871) of claims were accepted as no lost-time claims (for accidents which necessitated medical treatment, but no time off work beyond the day of the accident). Allowed fatal claims by year of death in 1983 totalled 219.

The Board attributes the slight decline in new claims to three factors: slow economic recovery from effects of the recent recession; reduced blue-collar employment in Ontario industries; and, in a more positive vein, the success of occupational health and safety programs and safety education measures across the province.

The overall decline in claims volume, however, represents a trend only for the first seven months of the year. In fact, the last five months of 1983 saw a sizable increase in the number of new claims reported to the Board, with December showing a 12.4 per cent increase over the same month in 1982.

TWO-LEVEL APPEALS SYSTEM

Any claim in which denial or limitation of entitlement is recommended, or any objections to decisions, can be taken to one of two levels in the Board's *Appeals System*. At the first level, an appeals adjudicator reviews the claim and may decide the appeal on the basis of the information on file, call a hearing before an appeals adjudicator, or refer the appeal to the second step of the system, which is a hearing by an appeal board of three commissioners.

The number of appeals heard by appeals adjudicators and appeal boards increased during the year. Appeals adjudicators held 3,170 hearings, 7.1 per cent more than in 1982. Appeal boards held 1,092 hearings, an increase of 10.4 per cent over the previous year.

When a claim is allowed, the Board compensates injured workers in two specific ways. First, it provides income-replacement benefits to workers who are temporarily or permanently disabled by a work-related injury or occupational disease which prevents them from earning full wages. Second, the Board pays medical aid for injured workers, as necessitated by the compensable injury or disability. Medical aid expenses may include such items as treatment by a physician, chiropractor, physiotherapist or dentist; prescribed medication; a necessary appliance or prosthetic device.

A comparison over three years of the time between the Board's receipt of accident notification and its issuing of the first compensation cheque.

NOTE
Claims excluded from these charts
1) claims in which there was a change in status from "no lost-time" to "lost-time";
2) hernia claims;
3) industrial disease claims.

"Days" in these charts refer to working days.

*There was a substantial improvement in claims response time for this type of claim in 1983 due to a change in the claims processing system.

BENEFIT LEVELS INCREASED

The level of income-replacement benefits is set by the Ontario Legislature, but it is the Board's responsibility to administer all legislated changes. Effective July 1, 1983, a legislative amendment to the Workers' Compensation Act increased benefit levels to injured workers, surviving spouses and dependants. Among other provisions, compensation for permanent disability was increased by five per cent and compensation for temporary total disability was raised to a maximum of $367.79 per week.

The marginal decline in claims volume in 1983 did not result in an accompanying reduction in workload for the Board's *Medical Services Division*. Among other duties, Medical Services staff monitor medical care and advise on treatment of injured workers, assess and pay medical aid accounts and related expenses, and provide medical opinions for use in the adjudication of individual claims.

While there was a slight decline in the number of injuries and incidents of occupational disease reported to the Board in 1983, the total number of claim files examined by medical advisers increased by 2.5 per cent, to 137,828 from 134,478 in 1982. More noteworthy, the Medical Services Division's two industrial disease consultants reviewed 38.4 per cent more files in 1983 than in the previous year (10,943 claim files, compared with 7,904 in 1982). The Board attributes this significant increase to the fact that more workers perceive the root of their illness to be in workplace causes.

The division's Medical Aid Branch paid out $112,943,890 with respect to medical aid accounts and related expenses in 1983 — up 12.3 per cent from $100,612,179 in 1982.

H&RC CELEBRATES 25 YEARS

Activities at the Board's 522-bed Hospital and Rehabilitation Centre (H&RC), which in 1983 celebrated 25 years in its suburban Toronto location, mirrors this increased demand on the Board's medical resources. Although total admissions to the Centre dropped marginally in 1983 — to 11,434 from 11,690 in 1982, or a decrease of 2.2 per cent — the number of patients completing the full-treatment program increased by 7.6 per cent, to 6,520 from 6,059 the previous year.

This reflects a rise in the number of complex cases handled by the Centre during the year. For example, admissions to and consultations by the general trauma clinic went up 21.7 per cent, from 295 in 1982 to 359 in 1983. A total of 849 injured workers were admitted to the hand clinic in 1983, compared with 793 or 7.1 per cent fewer in 1982.

Often in conjunction with independent researchers, staff of the Medical Services Division are also involved in numerous research projects, the number and intensity of which have not abated in recent years.

MAJOR RESEARCH IN PROGRESS

The subject of major research projects completed in 1983 include: the effects of biofeedback on muscle contraction, headache and migraine, the results of which were presented at several conferences and in papers published in the *Journal of Neurology, Neurosurgery and Psychiatry*; and a study of transcutaneous electrical nerve stimulators (TENS), which demonstrated the usefulness of these units in the control of certain types of chronic pain. Significant studies on spinal stenosis and amputee sufferers continued during the year and, in 1983, medical staff also initiated a major study into hand injuries.

When an injured worker's program of medical rehabilitation is complete or very near completion, the Board begins the process of helping him or her return to gainful employment and a place in the community. Through the efforts of rehabilitation counsellors, various specialists and administrative staff in the *Vocational Rehabilitation Division*, as well as vocational rehabilitation personnel in the Board's two regional offices, injured workers

are assisted in preparing for reemployment and in returning to the work force.

VOCATIONAL REHABILITATION SERVICES IN DEMAND

Despite a decline in claims volume province-wide, the number of workers referred for first-time vocational rehabilitation services in 1983 increased by 5.6 per cent, to 6,318 from 5,981 in 1982. In addition, services were reopened for 1,808 injured workers, resulting in a total of 8,126 referrals during 1983, or a 6.1 per cent increase (from 7,656 in 1982).

At the same time, service was completed in the field in 7,722 cases, an increase of 25.2 per cent over the 6,170 cases completed in 1982. The division also found 4,237 new job opportunities for rehabilitated workers, an increase of 12.7 per cent over 1982.

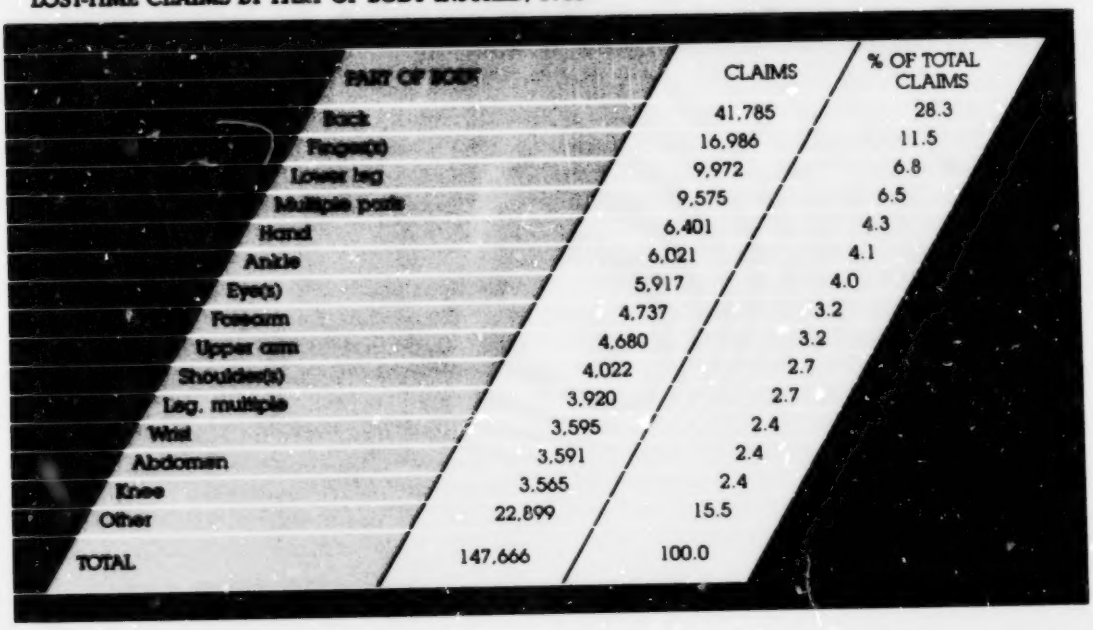
The Workers' Compensation Board draws on two primary sources of revenue to fund its many programs and services. The vast majority of funds come from annual assessments on the province's employers, while the balance is drawn from revenue-generating investments.

FINANCIAL MANAGEMENT

As a result of the downward trend in short-term interest rates, the Board's *Financial Services Division* — charged with providing a comprehensive program of financial management for all Board operations — saw the Board's net investment income decline from $170.1 million in 1982 to $166.9 million. The running yield on the long-term portfolio continued to improve, however, rising from 10.87 per cent in 1982 to 10.90 per cent in 1983. At the same time, accident fund investments (valued at amortized cost adjusted for accumulated unamortized net losses) grew to $1.66 billion from $1.63 billion in 1982.

On July 1, 1983, the maximum earnings level for computing workers' compensation was raised from $24,200 to $25,500. In recognition of the economic hardship this increase might pose to employers, the Board postponed the corresponding increase in the maximum for assessable earnings until January 1, 1984. In 1983, assessments rose to $789 million from $704 million in 1982, an increase of 12.1 per cent.

LOST-TIME CLAIMS BY PART OF BODY INJURED, 1983



PART OF BODY	CLAIMS	% OF TOTAL CLAIMS
Back	41,785	28.3
Finger(s)	16,986	11.5
Lower leg	9,972	6.8
Multiple parts	9,575	6.5
Hand	6,401	4.3
Ankle	6,021	4.1
Eye(s)	5,917	4.0
Forearm	4,737	3.2
Upper arm	4,680	3.2
Shoulder(s)	4,022	2.7
Leg, multiple	3,920	2.7
Wrist	3,595	2.4
Abdomen	3,591	2.4
Knee	3,565	2.4
Other	22,899	15.5
TOTAL	147,666	100.0

Photo Courtesy Ontario Ministry of Health

When an injured worker requires urgent medical attention not available in his or her immediate area, the patient may be transferred to the appropriate medical facility at Board expense

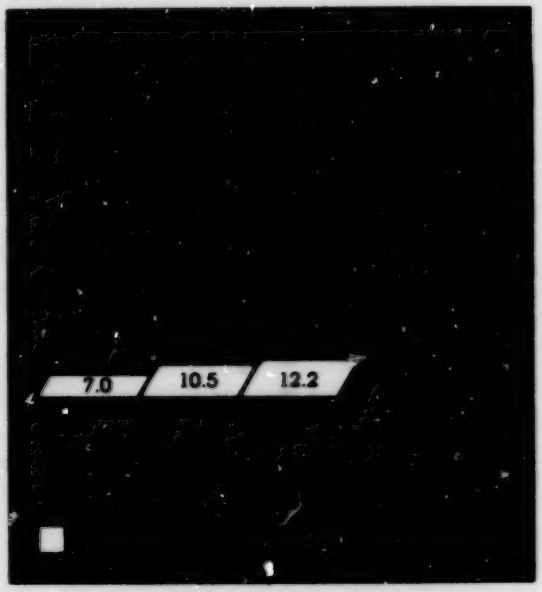
The estimated payroll reported by Schedule 1 employers increased to $41.8 billion in 1983 from $40.8 billion the previous year. The number of employers covered under Schedule 1 of the Workers' Compensation Act grew to 164,000 from 160,000 in 1982, an increase of 2.5 per cent.

NEW ASSESSMENT RATES

Looking ahead to the Schedule 1 Accident Fund's liability, the Board's *Actuarial Services* computed new assessment rates for 1984. The Corporate Board, in 1983, approved an average increase of 13.6 per cent for 1984 assessment rates, making $2.17 the average rate of assessment for every hundred dollars of assessable payroll in 1984 (from $1.88 in 1983).

Monies also accrue to the Board through the work of *Legal Services*. This group advises the Corporate Board and operating management on legal matters and is responsible for engaging in litigation on behalf of injured workers who have chosen to subrogate to the Board their right of action against negligent third parties under Section 8 of the Workers' Compensation Act.

In 1983, there was a decline in the number of litigation files opened (229, from 569 the previous year), and an increase in the number of cases settled (344, compared with 308 in 1982). Damages recovered in these settlements amounted to $2,960,546, compared with $2,104,293 in 1982.



The year 1983 at the Workers' Compensation Board saw an overall increase in workload despite a drop in the number of injuries and incidents of occupational disease reported to the Board and a marginal decrease in total claims volume. This was largely due to the residual impact of the recession, which encouraged an increase in the number of reopened claims.

Despite greater demands on its resources, however, the Workers' Compensation Board continued to ensure prompt, efficient and individualized service to the injured workers and employers of Ontario.

Unfunded Liability

The Workers' Compensation Board's "unfunded liability" has been rising steadily over the last few years. While the Board has assets in cash, securities and property with which to cover part of the liability, any remaining liability represents a concern to those responsible for maintaining the stability of the province's workers' compensation system.

In 1983, the unfunded liability — the gap between the Board's liabilities to injured workers and the Board's assets available to pay these future costs — grew to approximately $2.0 billion, up from $1.4 billion in 1982.

Of that $2.0 billion, $0.5 billion represents a partial provision for possible cost-of-living adjustments which may be legislated in future. Given nearly 10 years' experience in Ontario of yearly cost-of-living increases in benefit levels, however, it is reasonable to consider the impact of continuing with only a partial provision for these adjustments. Indeed, if one takes full account of these possible future cost-of-living adjustments, the unfunded liability may reach $4.9 billion.

FIRST STEP

In response to this trend, the Workers' Compensation Board, in 1983, amplified efforts to reduce its deficit. The first step was to make Ontario's employers fully aware of the problem which confronts the province's workers' compensation system. Although the unfunded liability has always appeared in the Board's annual financial statements, the Board wanted to stress to employers the need to increase assessments in the next few years in order to keep our compensation system on a sound financial base.

The second, and equally important, step was to seek the co-operation and assistance of employers. Under the Workers' Compensation Act, Ontario's approximately 164,000 employers are charged with funding the compensation system.

In 1983, members of the Board's senior management met with employers and employer groups throughout the province on more than 50 occasions. It was hoped that, together, the Board and employers could determine the most appropriate methods of reducing the unfunded liability without, in any way, hampering the ability of Ontario's employers to carry on business. After all, the ultimate health of the workers' compensation system depends on the continued strength of the province's economy.

FUNDING WORKERS' COMPENSATION

In order to understand the roots of the Board's unfunded liability, and the measures available to tackle it, consider how the province's compensation system is funded: Most of Ontario's employers are classified into 108 industry rate groups according to their end products or services. All firms in an industry rate group pay assessments to the Board at a particular rate for every $100 of assessable payroll, up to an assessable earnings ceiling of $22,200 per employee in 1983.

By far the most significant and complex factor in determining an industry's assessment rate is the estimated total cost of injuries which will occur in that industry during the assessment year. Because many injuries necessitate benefit payments over several years, total cost must include a projection of the cost of benefit payments over those years; in fact, the Board calculates the cost of benefits by projecting upwards of 28 years into the future.

As already outlined, an allowance for possible future cost-of-living adjustments is included in this 28-year projection. In the past, however, this allowance has been insufficient, in part because these periodic adjustments — their size and their timing — are the prerogative of the Ontario Legislature. Taking full account of these possible future adjustments would make a significant difference to the average cost of a year's claim.

LEGISLATIVE AMENDMENT

In 1983, such a legislative amendment caused the compensable earnings ceiling used in calculating injured workers' benefits to be raised to $25,500, even though the 1983 ceiling for assessment purposes had already been fixed at $22,200. Since most employers would have based their own financial

forecasts on the lower ceiling, the Board continued its practice, suggested by industry, of deferring the introductory date of the higher ceiling for assessment purposes.

At some point these shortfalls must be recovered, a fact which has been of great concern to the Board for some time. In 1983, the Board's actuary proposed that assessment rates for 1984 be increased an average of 27 per cent, with a maximum increase of 35 per cent. This was a further attempt to start meeting the future real costs of our compensation system.

Many businesses in the province, however, felt that, given the recent recession, 27 per cent was too great an increase for industry to bear. The average assessment rate for 1984 was therefore held to just under 15 per cent.

CONSULTATION WITH EMPLOYERS

The process of direct consultation initiated over these proposed increases in assessment rates was found to be beneficial to both industry and the Board. The Board was able to discuss openly the problem of unfunded liability and set its assessment rates in a manner which would reflect the reality of doing business in the province. Industry was given a say in how the shortfall might be reduced and in how the situation can be addressed in future.

This valuable consultative process will continue. A precedent has been set whereby the Board's senior management will consult with the business community before making recommendations on final assessment rates to the Corporate Board. More importantly, the Board and industry have now started to develop a long-term strategy for dealing with economic problems confronting our compensation system.

All parties realize that a central feature of this strategy must be higher assessment rates for employers, with whom the funding of our compensation system lies. To date, the Board has not included full provision for periodic legislative increases in its assessment rates. Both business and the Board accept that, in order to curb future increases in the unfunded liability, full provision for these legislative increases will have to be phased into assessment rates. It is now a matter to determine over what further period of time this phasing-in will occur.

REDUCING WORKPLACE INJURIES

Perhaps the best way to moderate these economic pressures is to reduce the cost of the system. This can be done by reducing the number of workplace injuries and the length of time injured workers are on compensation — through increased accident prevention and improved vocational rehabilitation measures.

The responsibility for reducing injuries rests equally with employers, workers and the Board — with the first, by fostering safe work practices; with the second, by working safely; and, with the third, through leadership of the provincial safety associations it funds.

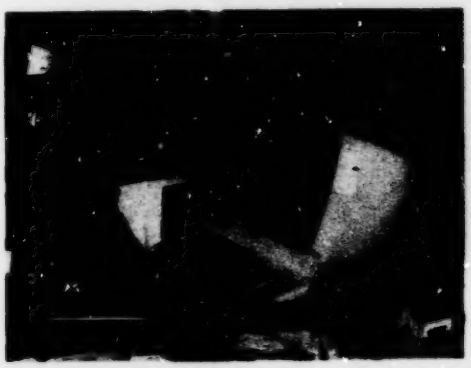
The Workers' Compensation Board is convinced that, through discussion with the province's employers, and through the safety efforts of plant safety committees, safety associations, labour unions and individual workers, the existing unfunded liability can be curbed.

The Year in Brief

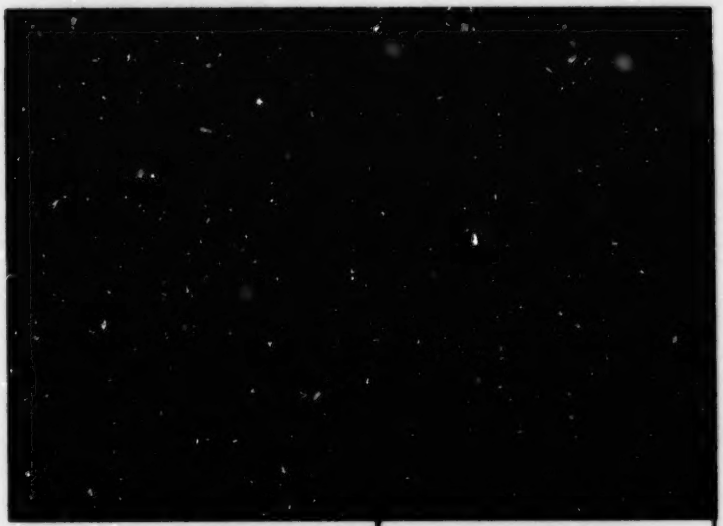
CLAIMS

▶New claims province-wide totalled 344,758 in 1983, compared with 349,747 the previous year. Of total claims, 42.8 per cent (147,666) were accepted as lost-time claims, and 51.0 per cent (175,871) as no lost-time claims. Allowed fatal claims by year of death in 1983 totalled 219.

▶New permanent disability pensions awarded to workers during 1983 numbered 17,880, compared with 17,947 the previous year. This figure includes pensions for life as well as lump sum, provisional awards, and awards increased after reevaluation. In addition, 4,605 temporary supplementary awards were made. The number of injured workers' active pensions on file at the end of the year was 82,889.



▶Any claim in which an adjudicator recommends denial or limitation of entitlement, and any objections to decisions, are automatically reviewed by the Claims Review Branch. In 1983, a total of 22,596 claims were reviewed. The adjudicator's recommendation was confirmed in 62.9 per cent of claims and reversed in 4.5 per cent. The claim was returned for alternate action or further review in 32.6 per cent of cases.



▶The Board's Second Injury and Enhancement Fund (SIEF) provides financial relief to Schedule 1 employers when a worker's preexisting or underlying condition contributes to a new injury or prolongs the period of disability. The share of a claim's cost that is attributable to the prior condition is charged to the fund rather than to the current employer. Compensation and medical aid costs transferred to SIEF in 1983 totalled $131,258,846 (up from $107,279,326 in 1982).

% CHANGE 1983-1982	
Total claims (1982 = 349,747)	-1.4%
Allowed lost-time claims (1982 = 148,713)	-0.7%
Allowed no lost-time claims (1982 = 183,990)	-4.4%
Denied claims (1982 = 15,842)	+7.2%
Other (1982 = 1,202)	+252.1%

▶In response to requests from employers, union representatives, injured worker groups, educational institutions and other interested parties, staff of the Claims Services Division, in conjunction with other divisions of the Board, gave more than 80 seminars throughout the province in 1983.

APPEALS

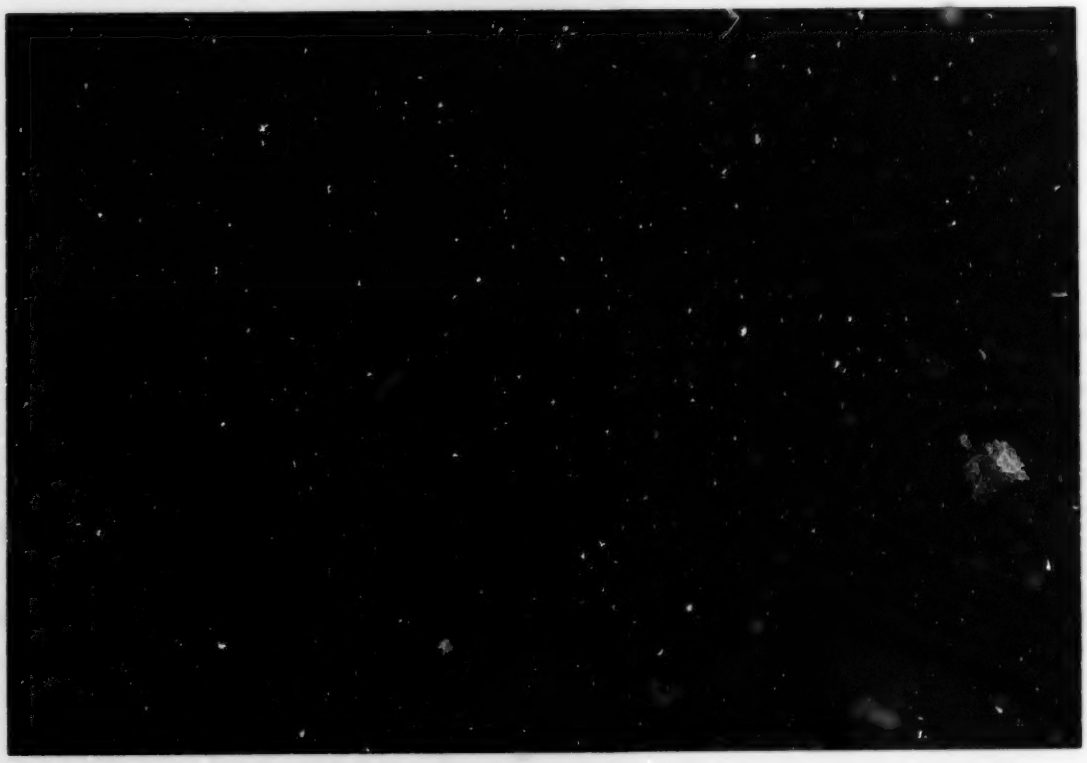
▶Appeals adjudicators held 3,170 hearings in 1983, up 7.1 per cent from 1982. Appeal boards held 1,092 hearings, up 10.4 per cent.

▶During 1983, appeals adjudicators allowed or partially allowed 44.5 per cent of appeals decided. Appeal boards allowed or partially allowed 34.1 per cent of appeals decided.

MEDICAL SERVICES

▶Industrial disease consultants in the Board's Medical Services Division reviewed a significant 38.4 per cent more claim files in 1983 than in the year before (10,943 files, compared with 7,904 in 1982).

▶The Medical Aid Branch paid for a total of 2,234,208 individual service items with respect to the treatment of injured workers in 1983.



▶Medical Aid field counselling specialists arranged for home modifications for 95 injured workers who, because of severe disability, required modifications to their home in order to continue living there.

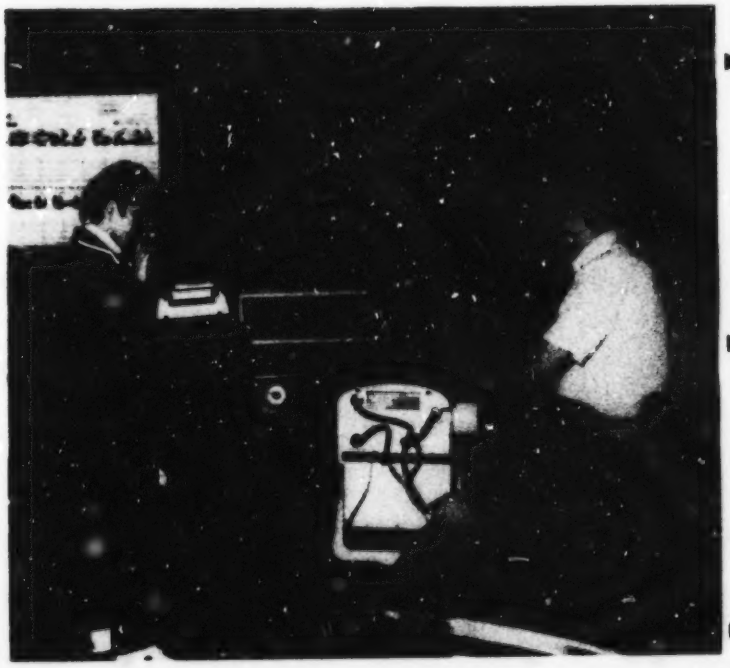
▶The average stay for patients in the full-treatment program at the H&RC was 19.3 days during 1983.

▶Of the 6,520 patients who completed the full-treatment program at the Centre, 5,188 were medically fit to return to work, a success rate of 79.6 per cent in these complicated cases.

▶Admissions to the Board's Hospital and Rehabilitation Centre (H&RC) totalled 11,434 in 1983, down 2.2 per cent from 11,690 in 1982.

▶A total of 23 different research projects were under way at the Hospital and Rehabilitation Centre during the year.

▶Transcutaneous electrical nerve stimulator (TENS) units, used by patients to control certain types of chronic pain, were prescribed in 1,196 cases at the Centre, an increase of 43.6 per cent over 1982.



VOCATIONAL REHABILITATION

- Rehabilitation staff throughout Ontario were instrumental in rehabilitating 3,981 injured workers in 1983, compared with 3,482 the year before. Of these, 3,188 were returned to work and an additional 793, who will not be returning to employment, were assisted in achieving financial self-sufficiency.
- A total of 3,302 assessments of injured workers were arranged in order to help identify their working capacity.
- A total of 2,400 training programs for injured workers were commenced in 1983.
- Vocational Rehabilitation staff found 12.7 per cent more new job opportunities for rehabilitated workers in 1983, or 4,237.

REGIONAL OPERATIONS AND AREA OFFICES

- Of a total of 344,758 new claims reported to the Board province-wide in 1983, 19,862 and 15,001 were reported to the London and Sudbury offices respectively.
- Medical aid payments processed by the Board's two regional offices in 1983 totalled 171,927. London and Sudbury offices also prepared 74,408 lost-time payments.
- Staff of the area and information service offices continued the practice of visiting communities not easily accessible to Board offices. Visiting counselling services were regularly scheduled in 12 communities province-wide.
- Staff of the Board's regional, area and information service offices conducted 155 speaking engagements in the community during 1983.

LEGAL SERVICES

- The transfer of costs between Schedule 1 employers, where an employee of another employer is responsible in whole or in part for such costs, is the responsibility of Legal Services. There were 734 such transfers in 1983, compared with 621 the previous year.

SAFETY EDUCATION

- Through the Safety Education Division, the Board administers first aid regulations under the Workers' Compensation Act. In 1983, approximately 7,000 employers received first aid training for their employees at Board expense. In total, some 22,000 workers across Ontario were trained in standard first aid.
- The Council of Safety Association's Task Force on Backs evaluated and reviewed prevention activities with respect to back injuries in the workplace, through various research projects and consulting activities during 1983.
- The Council of Safety Association's Education Committee initiated a project to develop safety education curricula which, when completed, will be offered to teachers for use in the schools.

LOST-TIME CLAIMS BY NATURE OF INJURY/ILLNESS, 1983

OCCUPATIONAL INJURY	CLAIMS	% OF TOTAL CLAIMS
Sprains, strains	40,447	27.4
Cuts, lacerations, open wounds	17,644	12.0
Contusions — intact skin	15,403	10.4
Fractures	6,892	4.7
Scratches, abrasions	4,282	2.9
Burns, scalds (heat)	3,418	2.3
Hernia, rupture	1,622	1.1
Multiple injuries	835	0.6
Amputation	616	0.4

OCCUPATIONAL ILLNESS	CLAIMS	% OF TOTAL CLAIMS
Hearing loss or impairment	1,381	0.9
Chemical burns	918	0.6
Fume toxicity, smoke inhalation	631	0.4
Ultraviolet rays, welders' flash	594	0.4
Dermatitis	567	0.4
Tenosynovitis	378	0.3
OTHER INJURIES AND ILLNESSES	52,038	35.2
TOTAL	147,666	100.0

FINANCIAL SERVICES

- The average rate of assessment for every hundred dollars of assessable payroll in 1983 was $1.88.
- The estimated payroll reported by Schedule 1 employers increased to $41.8 billion from $40.8 billion in 1982.
- Assessments rose to $789 million from $704 million in 1982, a 12.1 per cent increase.
- The maximum payroll ceiling for assessment purposes in 1983 was $22,200 per employee.
- The number of employers covered under Schedule 1 of the Workers' Compensation Act grew to 164,000 in 1983 from 160,000 the previous year.
- Accident fund investments (valued at amortized cost adjusted for accumulated unamortized net losses) grew to $1.66 billion in 1983.

HUMAN RIGHTS AND EQUAL OPPORTUNITY

- In 1983, 38.9 per cent of positions at the Board in the management and senior administrative scale were held by women.

The Workers' Compensation Board communicates with injured workers, employers and other members of the community in their own language whenever possible. The Board's Portuguese co-ordinator of community services speaks on Board-related matters by way of weekly television editorials, taped by Board personnel and aired on community cable television stations in the Toronto area.

LOST-TIME CLAIMS BY OCCUPATION, 1983

OCCUPATION	CLAIMS	% OF TOTAL CLAIMS
Production, fabrication, assembly, repair	20,952	14.2
Service	17,331	11.7
Construction trades	14,015	9.5
Machining	11,912	8.1
Transport equipment	11,058	7.5
Processing	10,341	7.0
Clerical	9,171	6.2
Materials handling	8,315	5.6
Medicine and health	5,900	4.0
Sales	4,359	2.9
Farm	2,884	2.0
Other crafts and equipment	1,684	1.1
Mining, quarrying	1,636	1.1
Forestry, logging	1,469	1.0
Architects, engineers, technicians, surveyors	1,087	0.7
Teaching	976	0.7
Social workers, social sciences	737	0.5
Managerial, administrative	697	0.5
Artistic, recreational	374	0.3
Fishing, hunting	43	0.0
Religion	5	0.0
Other occupations	22,720	15.4
TOTAL	147,666	100.0

Financial Statements

WORKERS' COMPENSATION BOARD
FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 1983

CONTENTS

Auditor's Opinion	22
Consulting Actuary's Report	23
Balance Sheet – Schedule 1 Accident Fund	24
Statement of Income, Expenses and Unfunded Liability – Schedule 1 Accident Fund	24
Balance Sheet – Schedule 2	25
Statement of Changes in Net Deposits – Schedule 2	25
Notes to the Financial Statements	26
Schedule 1 Accident Fund – Accident Prevention Expenses by Category and Safety Association	29
Schedule 1 Accident Fund – Administration Expenses	29

WORKERS' COMPENSATION BOARD
SUPERANNUATION FUND
FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 1983

CONTENTS

Auditor's Opinion	30
Balance Sheet	31
Statement of Transactions and Fund Balance	31
Notes to the Financial Statements	32

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Parliament Buildings
Queen's Park
Toronto, Ontario
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416/965-1381

To the Workers' Compensation Board
and to the Minister of Labour.

I have examined the balance sheets – Schedule 1 Accident Fund and Schedule 2 of the Workers' Compensation Board as at December 31, 1983 and the statements of income, expenses and unfunded liability – Schedule 1 Accident Fund and of changes in net deposits – Schedule 2 for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances. the estimated present value of future payments to existing Schedule 1 claimants was determined by the Board's Actuary and reviewed by an independent consulting actuary.

In my opinion, based on my examination and the report of the independent consulting actuary, these financial statements present fairly the financial position of the Board as at December 31, 1983 and the results of its operations for the year then ended in accordance with the accounting principles set out in Note 1 to the financial statements, applied on a basis consistent with that of the preceding year.

A report on the audit has been made to the Board and to the Minister.

D. F. Archer, FCA
Provincial Auditor.

Toronto, Ontario,
May 18, 1984.

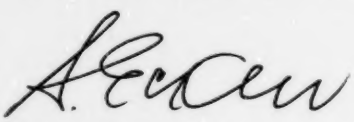
Eckler Partners Ltd.

Consulting Actuary's Report on the Valuation of the Actuarial Liabilities of the Schedule 1 Accident Fund of the Workers' Compensation Board of Ontario as at December 31, 1983

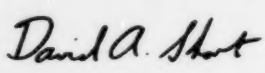
The estimated present value of future compensation, pension payments and medical aid under Schedule 1 on account of accidents that occurred on or before December 31, 1983 in the amount of $3.95 billion has been determined by the Board's Staff Actuary, after consultation with us. We believe that the assumptions made in this valuation are appropriate and that the methods employed are in accordance with sound actuarial principles. We have made such tests of the calculations as were deemed necessary. We have also examined the data upon which the calculations were based and found it to be sufficient for the purposes of the valuation and consistent with the Board's financial statements.

The valuation was based on the provisions of the Workers' Compensation Act in effect as of December 31, 1983. However, as in previous valuations, a partial provision has been made for potential future legislated increases in the covered earnings ceiling and the level of pensions in response to inflation, similar to the increases made in recent years. This partial provision was made by using an assumed rate of investment return lower than the rate which would have been used based solely on the yields on the Board's current and future investments. We estimate that this partial provision amounts to $0.50 billion which is included in the present value of $3.95 billion referred to above. The methods and assumptions employed in the valuation were consistent with those used in the previous valuation, after taking account of changes in claim patterns and economic factors.

In our opinion, which includes the foregoing comments, the amount of $3.95 billion as at December 31, 1983 makes reasonable provision for future compensation, pension payments and medical aid under Schedule 1 on account of accidents that occurred on or before December 31, 1983.



Samuel Eckler, FSA, FCIA



David A. Short, FSA, FCIA

Actuaries with the firm of
Eckler Partners Ltd.

May 18, 1984.

BALANCE SHEET – SCHEDULE 1 ACCIDENT FUND

December 31, 1983

ASSETS	1983	($000's) 1982
Cash	$ 969	$ 10,068
Investments (Note 3)	1,656,331	1,625,285
Other assets (Note 4)	291,666	266,469
Land, buildings and equipment (Note 5)	20,232	19,094
	$1,969,198	$1,920,916
LIABILITIES		
Accounts payable and accrued charges (Note 6)	$ 44,513	$ 39,029
Estimated present value of future payments to existing Schedule 1 claimants	3,950,000	3,310,000
	$3,994,513	$3,349,029
Unfunded liability	(2,025,315)	(1,428,113)
	$1,969,198	$1,920,916

Approved by the Board

Chairman

Vice-Chairman of Administration and General Manager

STATEMENT OF INCOME, EXPENSES AND UNFUNDED LIABILITY – SCHEDULE 1 ACCIDENT FUND

Year Ended December 31, 1983

INCOME	1983	($000's) 1982
Assessments and penalties (net of uncollectible assessments 1983 — $20,535, 1982 — $20,593)	$ 783,518	$ 696,604
Investment income (Note 8)	166,853	170,057
	$ 950,371	$ 866,661
EXPENSES		
Benefits (Note 9)	$ 772,064	$ 651,469
Provision for increase in estimated present value of future payments to existing claimants		
Current	293,000	340,000
Legislative amendments (Note 10)	147,000	210,000
Partial provision for future legislative amendments (Note 11)	200,000	150,000
Accident prevention	26,462	26,244
Administration	83,294	77,042
Medical and rehabilitation services	19,315	17,862
Mine rescue	768	857
Occupational health and safety	5,670	5,160
	$ 1,547,573	$ 1,478,634
Excess of expenses over income	$ (597,202)	$ (611,973)
Unfunded liability, beginning of year	(1,428,113)	(816,140)
Unfunded liability, end of year	$(2,025,315)	$(1,428,113)

BALANCE SHEET – SCHEDULE 2

December 31, 1983

ASSETS	1983	($000's) 1982
Cash	$ 50	$ 1,615
Investments	7,888	7,474
Administration expenses recoverable (Note 7)	9,241	8,458
Interest and other receivables	131	138
	$17,310	$17,685
LIABILITIES		
Due to Schedule 1	$ 7,442	$ 7,760
Net deposits	9,868	9,925
	$17,310	$17,685

Approved by the Board

Chairman

Vice-Chairman of Administration and General Manager

STATEMENT OF CHANGES IN NET DEPOSITS – SCHEDULE 2

Year Ended December 31, 1983

INCREASE IN DEPOSITS	1983	($000's) 1982
Reimbursements from employers		
Benefits	$65,904	$56,934
Administration costs	10,632	10,160
Investment income	738	904
	$77,274	$67,998
DECREASE IN DEPOSITS		
Benefits to workers		
Compensation	$27,603	$23,204
Medical aid	10,766	9,837
Rehabilitation	783	557
Pensions	27,547	22,027
Administration costs	10,632	10,160
	$77,331	$65,785
(Decrease) Increase in net deposits	$ (57)	$ 2,213
Net deposits, beginning of year	9,925	7,712
Net deposits, end of year	$ 9,868	$ 9,925

NOTES TO THE FINANCIAL STATEMENTS

December 31, 1983

1. SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared using the accrual method of accounting except for Schedule 2 benefit payments and their related reimbursements which are accounted for on the cash basis.

Investments

Investments are carried at amortized cost for bonds and amortized cost less principal repayments for mortgages. The difference between the proceeds on the sale of a bond or mortgage and its book value is considered to be an adjustment of future portfolio yield, deferred on the balance sheet and amortized over the lesser of the period to maturity of the security sold or 20 years. Short-term investments are carried at cost.

Market values of investments are not disclosed as the Board's policy is generally to hold them to maturity.

Land, buildings and equipment

Land, buildings, equipment and motor vehicles are stated at cost. Buildings, equipment and motor vehicles are depreciated on the straight-line method at rates calculated to amortize the cost of the assets over their estimated useful lives.

Equipment purchases with a unit cost of $1,000 or less and leasehold improvements with a unit cost of $5,000 or less are expensed.

Assessment income

Assessment income is determined on the basis of provisional payrolls reported by employers. At year end, an accrual is calculated to give effect to the additional assessment revenue anticipated as a result of the actual payrolls being greater than provisional.

Estimated present value of future payments to existing Schedule 1 claimants

The estimated present value of future payments to existing Schedule 1 claimants is determined annually by the Board's Actuary and is reviewed by an independent consulting actuary.

2. SCHEDULE 1 AND SCHEDULE 2

Schedule 1 relates to industries where the employers are liable to contribute to the accident fund and Schedule 2 relates to industries where the employers are individually liable to pay compensation, medical aid, rehabilitation costs and pensions.

3. INVESTMENTS	1983 ($000's)	1982
Bonds	**$1,023,252**	$1,018,111
Mortgages	**408,136**	415,871
	$1,431,388	$1,433,982
Unamortized portion of realized losses, net of gains, on sale of investments	**22,609**	22,301
	$1,453,997	$1,456,283
Short-term	**202,334**	169,002
	$1,656,331	$1,625,285

4 OTHER ASSETS

	1983 ($000's)	1982
Accrued investment income	$ 31,677	$ 30,949
Accrued assessment income	35,000	20,000
Assessment and other receivables	217,547	207,760
Due from Schedule 2	7,442	7,760
	$ 291,666	$ 266,469

5 LAND, BUILDINGS AND EQUIPMENT

($000's)

	Cost	Accumulated Depreciation and Amortization	Net Book Value	Depreciation and Amortization Rates
Land	$ 6,754	$ —	$ 6,754	—
Buildings	10,813	5,039	5,774	2½%
Leasehold improvements	2,540	1,528	1,012	10%
Equipment	18,019	12,163	5,856	20%
Motor vehicles	1,594	758	836	25%
	$39,720	$19,488	$20,232	

6 ACCOUNTS PAYABLE AND ACCRUED CHARGES

	1983 ($000's)	1982
Accounts payable and accrued charges	$26,812	$22,523
Cheques issued and not yet cashed	17,701	16,506
	$44,513	$39,029

7. ADMINISTRATION EXPENSES RECOVERABLE

The Board administers the payment of worker benefits on behalf of Schedule 2 employers, for which it allocates a charge to Schedule 2 employers based on the total administration costs less certain costs not appropriate to Schedule 2.

8 INVESTMENT INCOME

	1983 ($000's)	1982
Investment income	$172,471	$176,513
Less		
Amortization of losses, net of gains, on sale of investments	(5,174)	(6,034)
Investment administration expenses	(444)	(422)
	$166,853	$170,057

9. BENEFIT EXPENSES

	1983 ($000's)	1982
Compensation	$412,498	$356,464
Medical aid	101,175	90,005
Rehabilitation	18,852	16,750
Pensions	241,436	189,509
	$773,961	$652,728
Less recovered from third parties	1,897	1,259
	$772,064	$651,469

10. LEGISLATIVE AMENDMENTS

The Workers' Compensation Act was amended during the year by consent of the Legislative Assembly of the Province of Ontario. The effect of the amendments was to increase the amount of certain benefit payments made to claimants with the application of these increased payments having an effective date of July 1, 1983.

The effect of the legislative amendments was to increase the estimated present value of future payments to existing Schedule 1 claimants by $147 million.

11. PARTIAL PROVISION FOR FUTURE LEGISLATIVE AMENDMENTS

Each year the estimated present value of future payments to existing Schedule 1 claimants reflects a partial provision for future legislative amendments. This provision is substantially made by using an assumed interest rate lower than the rate which would have been used based solely on the yields on the Board's current and future investments.

The net effect of making such a partial provision for future legislative amendments was to increase the estimated present value of future payments to existing Schedule 1 claimants by $200 million (1982 — $150 million).

The accumulated amount of such partial provisions to December 31, 1983 was $500 million (to December 31, 1982 — $300 million).

12. LEASE COMMITMENTS

The Board rents office space under operating lease arrangements with terms of various expiry dates. The aggregate minimum annual rental under these arrangements for the next five years is as follows:

	($000's)
1984	$3,524
1985	$2,711
1986	$2,115
1987	$1,841
1988	$1,742

13. SUPERANNUATION FUND

The Board has a benefit-based premium plan, the Superannuation Fund, for its employees and employees of the provincial safety associations. The accounts of the Fund are included in separate financial statements.

14. COMPARATIVE FIGURES

Certain of the comparative figures on the statement of income, expenses and unfunded liability have been reclassified to correspond to the current year's presentation.

SCHEDULE 1 ACCIDENT FUND – ACCIDENT PREVENTION EXPENSES BY CATEGORY AND SAFETY ASSOCIATION

Year Ended December 31, 1983

BY CATEGORY	1983 ($000's)	1982
Salaries and employees' benefits	$15,388	$14,156
Travel and vehicle maintenance	2,431	2,349
Supplies and services	519	529
Equipment rental and maintenance	347	425
Depreciation of equipment	309	284
Occupancy costs	1,274	1,167
Security services and insurance	50	50
Communications and publications	4,661	6,300
Other	1,483	984
	$26,462	$26,244
BY SAFETY ASSOCIATION		
Construction Safety Association of Ontario	$ 7,451	$ 7,692
Electrical Utilities Safety Association of Ontario	1,216	1,210
Forest Products Accident Prevention Association	1,136	1,106
Farm Safety Association Inc.	673	612
Hospital Accident Prevention Association	1,223	1,077
Industrial Accident Prevention Association	11,407	11,480
Mines Accident Prevention Association of Ontario	1,919	1,617
Ontario Pulp & Paper Makers Safety Association	497	477
Transportation Safety Association of Ontario	940	973
	$26,462	$26,244

SCHEDULE 1 ACCIDENT FUND – ADMINISTRATION EXPENSES

Year Ended December 31, 1983

	1983 ($000's)	1982
Salaries and employees' benefits	$ 85,547	$ 78,438
Travel and vehicle maintenance	2,374	2,513
Supplies and services	1,687	2,138
Equipment rental and maintenance	4,254	4,761
Depreciation of equipment	2,327	1,565
Occupancy costs – net	5,103	4,399
Security services and insurance	514	683
Data processing costs	471	576
Communications and publications	7,641	6,725
Chest examining station costs	771	581
Credit reports and legal expenses	664	502
Professional fees and services	463	788
Other	1,969	1,917
	$113,785	$105,586
Less administration expenses charged to:		
Investment income	$ 444	$ 422
Hospital and Rehabilitation Centre	100	100
Medical and rehabilitation services	19,315	17,862
Schedule 2	10,632	10,160
	$ 30,491	$ 28,544
Net charge to Statement of Income, Expenses and Unfunded Liability – Schedule 1 Accident Fund	$ 83,294	$ 77,042

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To the Workers' Compensation Board
and to the Minister of Labour

I have examined the balance sheet of the Workers' Compensation Board Superannuation Fund as at December 31, 1983 and the statement of transactions and fund balance for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Fund as at December 31, 1983 and the changes in fund balance for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

A report on the audit has been made to the Board and to the Minister.

D. F. Archer, FCA
Provincial Auditor

Toronto, Ontario
April 6, 1984

BALANCE SHEET – SUPERANNUATION FUND

December 31, 1983

ASSETS	1983 ($000's)	1982
Cash	$ 369	$ 1,611
Investments (Note 3)	136,700	119,807
Investment income receivable	2,407	1,932
Accounts receivable	333	115
	$139,809	$123,465
LIABILITIES		
Accounts payable	$ 203	$ 348
Fund balance	139,606	123,117
	$139,809	$123,465

Approved by the Board

Chairman

Vice-Chairman of Administration and General Manager

STATEMENT OF TRANSACTIONS AND FUND BALANCE – SUPERANNUATION FUND

Year Ended December 31, 1983

CONTRIBUTIONS RECEIVED FROM	1983 ($000's)	1982
The Board and the Safety Associations	$ 4,422	$ 4,027
The employees of the Board and the Safety Associations	4,058	3,720
	$ 8,480	$ 7,747
INVESTMENT INCOME	$ 12,417	$ 12,041
	$ 20,897	$ 19,788
DEDUCT		
Pensions paid	$ 3,820	$ 3,325
Contributions plus interest refunded to staff	588	311
	$ 4,408	$ 3,636
Increase in the fund for the year	$ 16,489	$ 16,152
Fund balance, beginning of year	123,117	106,965
Fund balance, end of year (Note 4)	$139,606	$123,117

NOTES TO THE FINANCIAL STATEMENTS

December 31, 1983

1. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with generally accepted accounting principles and reflect the following policies:

Investments

Investments are carried at amortized cost for bonds, amortized cost less principal repayments for mortgages and cost for equities and short-term paper.

Gains or losses realized on the sale of investments are included in investment income on the statement of transactions and fund balance.

Translation of foreign currency

U.S. dollar accounts, where applicable, in these financial statements are translated into Canadian dollars on the following basis:

a) Investments — at the rates of exchange prevailing when the investments were acquired.
b) Investment income — at the rates of exchange prevailing on the dates of the transactions.

2. SUPERANNUATION FUND

The Superannuation Fund is a benefit-based pension plan for the employees of the Workers' Compensation Board and employees of the provincial safety associations.

3. INVESTMENTS

($000's)	1983		1982	
	Cost	Market Value	Cost	Market Value
Bonds	$ 68,511	$ 63,714	$ 59,683	$ 54,752
Mortgages	23,288	23,288	15,814	15,814
Equities	32,526	53,319	26,140	35,781
	$124,325	$140,321	$101,637	$106,347
Short-term	12,375	12,375	18,170	18,170
	$136,700	$152,696	$119,807	$124,517

4. ACTUARIAL VALUATION

The most recent triennial actuarial valuation as at December 31, 1980 determined that the Fund was in a surplus position. The actuarial valuation as at December 31, 1983 is in the process of being completed.

5. COMPARATIVE FIGURES

Certain of the comparative figures on the balance sheet have been reclassified in order to conform with the current year's presentation.

WORKERS' COMPENSATION BOARD OFFICES ARE LOCATED THROUGHOUT ONTARIO TO SERVE YOU.

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HAMILTON
100 Main Street East
Room 108-110
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KINGSTON
1055 Princess Street
Room 303
Kingston, Ontario
K7L 5T3
(613) 544-9682

KITCHENER/WATERLOO
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Kitchener, Ontario
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(519) 576-4130

LONDON REGIONAL OFFICE
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London, Ontario
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NORTH BAY
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North Bay, Ontario
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(705) 472-5200

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Ottawa, Ontario
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ST. CATHARINES
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St. Catharines, Ontario
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